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ASSIGNMENT OF MORTGAGE OR DEED OF TRUST

LOAN # 1095144722

CH99-01

KNOW ALL MEN BY THESE PRESENTS,

That CHASE MANHATTAN MORTGAGE CORPORATION, a New Jersey Corporation, located at 343 Thornall Street, Edison, NJ 08837, hereinafter designated as Assignor, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt whereof is hereby acknowledged, does by these presents hereby grant, bargain, sell, assign, transfer and set over unto:

CITIBANK, N.A., AS TRUSTEE
111 WALL ST., 5th FL., ZONE 2
NEW YORK, NY 10043

hereinafter designated as Assignee, all of its rights, title and interest, as holder thereof, in and to the following described lien in the form of a mortgage or deed of trust, the property therein described and the indebtedness thereby secured:

Executed by: JESSE DAVID HOWELL AND REBECCA A HOWELL, HUSBAND AND WIFE

Trustee: JAY MORRIS

Payable to: CHASE MANHATTAN MORTGAGE CORPORATION

Bearing date of: JANUARY 7, 1999 Amount Secured: \$ 210,600.00

Recorded 1-13-99, Book 7611212 Page

Lot SEE ATTACHED LEGAL, Block , County of DE SOTO , State of MISSISSIPPI

Property Address: 7486 ALPHABA RD, COLDWATER, MS 38618

Together with the note or obligation described in said lien, endorsed to the Assignee this date, and all moneys due and to become due thereon, with interest.

TO HAVE AND TO HOLD the same unto the Assignee and to the successors, legal representatives and assigns of the Assignee forever, and the Assignor hereby constitutes and appoints said Assignee its attorney irrevocable to collect and receive said debt, and to foreclose, enforce, and satisfy said lien the same as it might or could have done were these presents not executed, but at the cost and expense of the Assignee, subject however to the right and equity of redemption, if any there be, of the maker(s) of the mortgage or deed of trust hereinabove described.

IN WITNESS WHEREOF, the Assignor herein has duly executed this assignment this 12TH day of FEBRUARY 1999



CHASE MANHATTAN MORTGAGE
CORPORATION

By: Jackie Fouche
JACKIE FOUCHE, Assistant Treasurer

ATTEST:

Merline P Bolden
MERLINE P BOLDEN, Assistant Treasurer

STATE OF FLORIDA, COUNTY OF HILLSBOROUGH, SS:

I, BARBARA EDDOWES , a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JACKIE FOUCHE, personally known to me to be the Assistant Treasurer of Chase Manhattan Mortgage Corporation, a New Jersey Corporation, who resides at 4915 INDEPENDENCE PKWAY, TAMPA, FL 33634 and MERLINE P BOLDEN , known to me to be the Assistant Treasurer of said corporation, who resides at 4915 INDEPENDENCE PKWAY, TAMPA, FL 33634 and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Assistant Treasurer and Assistant Treasurer, they signed and delivered the said instrument and cause the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 12TH day of FEBRUARY 1999.

Barbara Eddowes
Notary Public State of Florida at Large.

PREPARED BY: JACKIE FOUCHE
Chase Manhattan Mortgage Corporation
4915 INDEPENDENCE PKWAY
TAMPA, FL 33634
813-881-8798 12/90

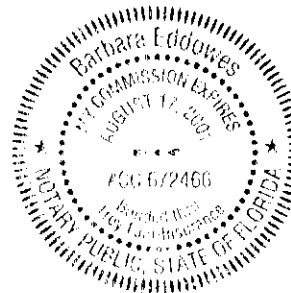


EXHIBIT A

Tract 1: Part of the Southeast Quarter of Section 29, Township 3 South, Range 6 West, described as beginning at the southwest corner of the said southeast quarter; thence north 0 degrees 21' east 825.0 feet to a point; thence south 88 degrees 21' east 528 feet to a point; thence south 0 degrees 21' west 825.0 feet to a point; thence north 88 degrees 21' west 528.0 feet to the point of beginning, and containing 10 acres, more or less.

Tract II: A 0.57 acre lot located in the northeast quarter of the northwest quarter of Section 32, Township 3 south, Range 6 west, DeSoto County, Mississippi. Commencing at the northeast corner of the northwest quarter of Section 32, Township 3 South, Range 6 west; thence north 88 degrees 21' west a distance of 208.26 feet to a point; thence south 12 degrees 03' west a distance of 44.37 feet to a point in the center line of Alphaba Road; thence south 59 degrees 42' east along said center line a distance of 140 feet to a point; thence south 41 degrees 46' east along said center line a distance of 143.08 feet to a point in the west line of said quarter section; thence north 0 degrees 21' east a distance of 214.79 feet to the point of beginning, containing 0.57 acres, more or less. All bearings are magnetic.